

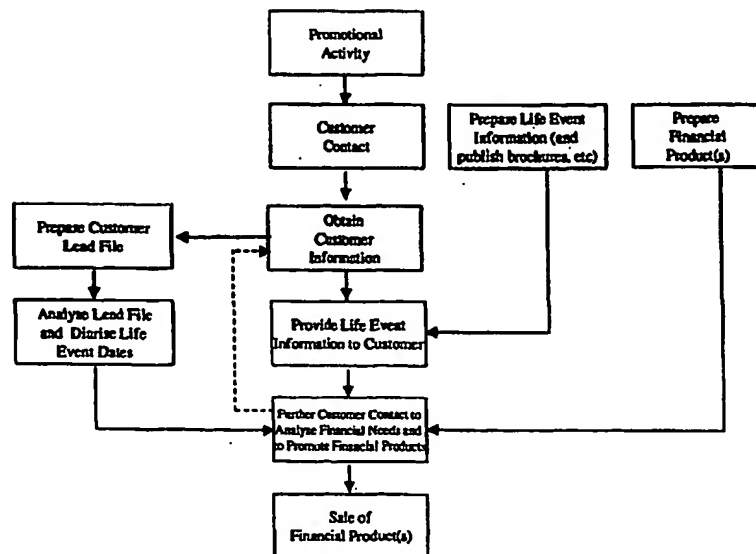


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(54) Title: METHOD FOR SYNCHRONISING PRODUCT PRESENTATION WITH CUSTOMER NEEDS



## (57) Abstract

An integrated method for marketing products, said method including steps of: a) obtaining information about a customer from the customer to generate a customer profile; b) analysing the information to determine the likely existing and future needs of the customer and to determine the approximate times at which said future needs will arise; c) recording the determined needs and diarising said approximate items, so that the customer may be contacted at, or prior to, the approximate times regarding the determined needs.

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## **METHOD FOR SYNCHRONISING PRODUCT PRESENTATION WITH CUSTOMER NEEDS**

### **FIELD OF THE INVENTION**

The present invention is concerned with an integrated method for  
5 obtaining customer information, analysing the information and determining the  
onset of consciously perceived product needs in prospective clients and for  
presenting appropriate products to those clients at the determined time.

### **SUMMARY OF THE PRIOR ART**

Historically, the financial services sector has typically employed a range  
10 of strategies to generate leads and identify prospective customers. These  
strategies have included the use of high level corporate awareness and image  
building promotional campaigns which have been delivered by means of a  
variety of electronic and print media. Direct mail campaigns, teleprospecting  
and various other relatively untargeted methods are also well known in the prior  
15 art.

Several problems are associated with these prior art lead generating  
methods. For example, the strategies are often centred around products  
targeting needs which are latent rather than felt. By this it is meant that, while  
the customer may well have a need for the product, in that the product would  
20 provide some advantage to the customer, that need is not consciously  
perceived by the customer. That is, the need is not "felt" by the customer. As a  
result, the customer does not recognise the applicability and desirability of the  
product so that response rates to the lead generating campaign are extremely  
low. Thus, as only a small proportion of the people who receive the message  
25 are consciously aware of their need for the product, these types of strategies  
result in high customer acquisition costs.

Another problem associated with prior art lead generating methods is  
that they may typically be characterised as "scatter-gun" approaches. That is,  
large numbers of members of the public are targeted that have either no need  
30 for, interest in, or knowledge of, the subject matter. Consequently, there is a  
significant wastage of advertising expenditure with associated low marketing  
productivity.

Another problem with the prior art methods of promoting and delivering financial services is that, in many cases, financial products are promoted without a deep understanding of the customer's life-stage, current financial needs or future goals. In other words, such financial products are not able to be promoted to meet a specific group of customers' current set of needs or are promoted at a time when the customer (or group of customers) may not have a present need for the products.

Underpinning this problem is that prior art methods result in virtually no collection of information as to the stage of life that prospective customers have reached, their financial position or their foreseeable needs (e.g. children's education, home or business expenditure, retirement etc). Consequently, there is no development of any customer profile which would improve the institution's capability to present appropriate "products" (e.g. financial products and insurance products) to prospective customers at an appropriate time in the future.

It is an object of the present invention to provide a method by which information is collected directly from customers or prospective customers and collated so that an institution's products can be presented to customers at a time when the customers have a felt need for the institution's products in order to maximise the likelihood of sales of the products.

## **DEFINITIONS**

In this specification any reference to "customer" or "customers" is intended to include a reference to "prospective customer" or "prospective customers".

Any reference in this specification to "product" or "products" is intended to include a reference to "product and/or service" or "products and/or services".

## **SUMMARY OF THE INVENTION**

According to the present invention there is provided an integrated method for marketing products, said method including the steps of:

- a) obtaining information about a customer from the customer to generate a customer profile;

b) analysing the information to determine the likely existing and future needs of the customer and to determine the approximate times at which said future needs will arise;

c) recording the determined needs and diarising said approximate times, so  
5 that the customer may be contacted at, or prior to, the approximate times regarding the determined needs.

To allow the invention to achieve the above stated objectives, the invention preferably utilises an event-based lead generation system that delivers information to customers related to various events they may  
10 experience throughout their lives.

Accordingly, it is preferred that the initial step of obtaining information about a customer is preceded by a promotional campaign. The promotional campaign may be by way of print, radio or television advertisements, direct marketing, mail-outs, information provided over the internet and the like.  
15 Preferably, the promotional campaign will promote life event information (being information to help manage a life event or major personal decision) and related advice (such as advice for addressing certain needs associated with such life events) available from the institution. This life event information and advice may be obtainable free of charge or for a fee. The provision of this life event  
20 information and advice has several purposes. First, it serves to increase customers' awareness of up-coming life events and the needs (such as financial or insurance needs) that typically accompany such life events. Secondly, it educates customers in relation to at least some of the products available to address those needs. Further, the provision of such information  
25 and advice is intended to encourage customers to seek further (more specific) information and advice from the institution when the customer then contacts the institution for this purpose, the institution then has the opportunity to obtain information from the customer so as to create a profile on the customer.

The provision of the abovementioned information and advice also  
30 provides several benefits to both an institution effecting this method and to the institution's customers.

The benefits for the institution result because the marketing information it gains from offering customers the life event information provides it with the

capability to know which customers to prospect for subsequent sale, the best products to market to these customers, the optimal time to target them and through which potential channels the customers are likely to be most receptive.

The life event information provides the institution with this capability  
5 because the nature of the life event information requested by the customer will allow the institution to identify which life stage the customer is in. In providing this information, the institution will also collect details on the customer that will further enhance its understanding of the customer needs.

The invention is thus structured to enable the institution to capture –  
10 and manage – superior customer information. The invention allows the institution to improve the overall productivity of the marketing effort, enhance the effectiveness of its sales force, and increase significantly the profitability of each customer relationship.

The process also results in unique benefits for the customer because  
15 there is a direct connection between the lead generation process and the resulting sales process. No longer does the institution have to adopt a scatter gun marketing approach resulting in large numbers of people being targeted with products that they have no need for, interest in, or knowledge of. Customers will be marketed products that are likely to be of most interest or  
20 benefit to them.

Preferably, when a customer responds to such a promotional campaign (as referred to above), the financial institution will obtain certain information from the customer, such as, age, marital status, number and age of dependents, occupation, financial position and/or other such information.  
25 Certain information may be obtained simply from the nature of the life event information and related advice sought by the customer. For instance, it can reasonably be assumed that a customer who has sought information about purchasing a home is considering making such a purchase in the foreseeable future. This information may be used by the institution almost immediately to  
30 address a customer's short-term requirements (for instance by effecting an early sale of a suitable financial product). More typically, the information may be retained for future reference by the institution. Preferably, the information is retained in a database.

The life-event information and advice provided by the institution may be forwarded to the customer in any suitable manner (such as by way of booklets, brochures, other printed publications, CD-ROMs, videos, or electronically, such as by way of the internet or by face to face consultation).

5        This life event information and advice is intended to provide important lifestyle information and to assist customers in identifying their financial and other relevant needs based on their life-stage and other relevant factors. Once the customer better realises his or her needs (for instance, in the context of their stage of life and/or a life event they may be experiencing which may be  
10        influencing their financial needs), the customer is much more likely to contact the institution with a view to purchasing the institution's products which are intended to address the identified needs.

      The information obtained from the customer by the institution helps the institution determine a product suitable to address the customer's determined  
15        needs. The analysis of the information can be done manually (for instance, by officers of a financial institution) or, more preferably, with the assistance of a suitable software package.

      Preferably at or prior to said approximate times, a product (or several products) will be identified as suitable for substantially addressing the  
20        determined needs and the customer is informed of the relevant product(s) at or before the approximate times. In order to achieve this, a customer may be allocated to at least one of several sales/distribution points for subsequent exposure to the sales process (e.g. internet, financial planner, mobile banker, telephone etc). This subsequent exposure should be at or near a time  
25        synchronised with the approximate occurrence of the life event that will give rise to the need for the financial product.

      Preferably, the customer is informed of the suitable product(s) by means of any appropriate sales platform, including face to face consultation, by telephone, over the internet, etc. The sale of the product(s) may then be  
30        concluded either by means of "self-service" or "staff assistance" (from the institution). The above method also helps to strengthen the relationship between the customer and the institution. The institution is seen to be proactive in anticipating and helping to address the customer's needs.

## DETAILED DESCRIPTION OF THE INVENTION

The invention will be described with reference to a preferred embodiment and in particular to an embodiment which is concerned with the marketing of financial products. It will be realised however that other embodiments and variations are possible and that the invention will find application to the marketing and sales of other types of products as well.

In order to obtain information from a customer, the financial institution will preferably initially embark on a promotional campaign which may be targeted to particular customers or customer groups or it may be untargeted. For example, the promotional campaign might promote certain information obtainable from the financial institution (either free of charge or for a fee) regarding life events and advice, including financial advice, for coping with such events. For example, the information and advice might relate to the purchase of a home, the sale or purchase of a business, starting a family, saving for childrens' education, changing jobs, or investing for retirement. The promotional campaign may also include print, radio and television advertisements, direct marketing, mail-outs, face-to-face discussions, brochures or point of sale materials or merchandise available at outlets of financial institutions and other similar means. The abovementioned information and advice may be provided by the financial institution in any suitable form, such as by way of booklets, brochures, leaflets, information guides, other printed publications, or electronically such as via the internet, CD-ROM, video, by face-to-face discussions or by any combination of these.

When a customer responds to the promotional campaign and requests any of the promoted information and advice, the customer would be required to provide some information to the financial institution. This information may be sought in a variety of ways. For example, if the promotional campaign is by means of printed media or over the internet, a brief questionnaire might be included for completion by the customer. Alternatively, once a response is received from a customer, a questionnaire might be sent out to the customer or information might be gathered by a telephone or face to face interview. Typically, the information requested from a customer would, in addition to contact details, include details concerning age, marital status, the number and



age of any dependents, value of assets, income, employment and other life event information requested. Typically, the information obtained from a customer is retained in a centralised database or storage centre. This information is retained and a lead file concerning the customer is generated.

- 5 The information in this lead file is then available to be analysed to determine the customer's likely present and future needs and to determine the approximate times at which these needs will arise. Preferably, the analysis of the lead file is conducted with the assistance of suitable computer software.

The lead file is preferably continually updated to take into account any  
10 relevant changes in the customer's profile of which the institution becomes aware (e.g. changes in employment situation, marriage or marriage breakup, additional dependents, receipt of any inheritance etc).

The information and advice proposed to be provided by the institution to customers is typically not intended to be specifically customised for individual  
15 customers, rather it is typically tailored to be relevant to groups of customers (such as those about to buy a home, those about to start a family, those about to commence a job, those about to buy a car etc). The information and advice is intended to be general information and advice regarding particular life events or major personal or financial decisions. Such information and advice is  
20 typically continually updated to take into account relevant new information or requirements, such as changes in law or tax structures, changes in the financial environment, changes in home property prices in different areas and similar such matters.

The relevant information and advice is then provided to the customer by  
25 any suitable means preferred by the customer, such as brochures, booklets, CD-ROMS, videos, over the internet, over the telephone and/or by face to face communication.

This information provided to customers helps them make better decisions at major turning points or events in their lives. Ultimately, this assists  
30 customers to more effectively manage their lives, rather than just their finances. The service therefore includes the provision of life management information, not just financial management information. The breadth of information is such that it provides a "cradle-to-grave" customer lead generation and management

system, providing information on many major life and financial events experienced throughout a person's adult life. For example, the information covers a range of issues designed to help consumers navigate successfully through different stages of their life – from commencing their career, to buying  
5 their first home, starting a family, developing a business, through to planning and enjoying their retirement.

At or prior to the above mentioned approximate times, it is preferred that the financial institution will undertake a review of the customer's lead file and, in light of the customer's determined needs, will analyse these needs in the light of  
10 existing products offered by the institution. This helps to ensure that the customer is provided with the most relevant and up-to-date products applicable to the customer's life-stage and determined needs.

The customer information contained in the lead file may be used immediately for helping the customer address his or her immediate needs.  
15 More importantly, however, the customer information is retained and the approximate dates are diarised so that the customer can be contacted at about or before the approximate times. When contacting the customer, the financial institution will already have some understanding of the customer's determined needs and will be able to offer one or more financial product(s) (or other  
20 product(s)) which may assist in addressing these needs.

Such a targeted approach is far more cost effective than existing "scatter-gun" approaches presently adopted by various financial (and other) institutions. Such a targeted approach rationalises promotional expenditure, reduces the amount of time spent by sales staff in identifying and pursuing  
25 customers who may (or may not) have any need for the institution's products. This approach attempts to make an institution's approach to customers coincide with the customer's determined needs thereby increasing the prospects of effecting sales of the institution's products to the relevant customers.

The determination of the above mentioned approximate times from the  
30 customer information in the lead file and the diarisation of these approximate times by the institution provide a number of advantages. Firstly, this enables the institution to present an appropriate financial product to the customer at a time when the customer has or is likely to have an actual need for the product.

This targeted approach has significant cost savings and efficiency gains and results in a greater likelihood of effecting a product sale. From the customer's perspective, it is also advantageous to have his or her needs attended to as and when they arise rather than be provided with information regarding future  
5 needs well before the need has arisen or even been identified.

As a result of the above method, the customer also perceives the institution as being proactive and helpful in addressing the customer's needs which greatly increases the valuable goodwill between the institution and the customer. This goodwill is further enhanced by the provision of the  
10 abovementioned life event information and advice which is often part of the institution's own information gathering exercise.

### **BRIEF DESCRIPTION OF THE DRAWINGS**

- Figure 1 is a schematic representation of a preferred embodiment of the method of this invention.
- 15 Figure 2 is a schematic representation of a preferred embodiment of a portion of the method of this invention, namely obtaining customer information, entering information into database, and analysing the information for the purpose of determining an appropriate product for sale to the customer.
- 20 Figure 3 is a schematic representation of a range of preferred and optional embodiments of the method of this invention.

The schematic of Figure 3 describes how the invention:

- can be promoted via multiple vehicles,
- utilises multiple vehicles to allow the customer to order and request the life  
25 management information
- can capture important marketing information (in the form of lead generation data) that can then be actioned across multiple delivery channels,
- allows the deployment of an event-based sales system across multiple sales platforms.

30 With reference to Fig. 2, which relates to a portion of the method of this invention, the step of undertaking a review or analysis of the customer information 10 generally requires that the customer information 10 be entered

into a database 20. In certain situations, the information may be used immediately, prior to being entered into a database.

As previously mentioned, such customer information 10 might be relatively general, such as information on the customer's age, marital status, career etc. Other more specific customer information might, for example, be that the customer has a child nearing university entry age.

The information in the database 20 is then analysed in respect of a particular customer, boxes 30 to 70. The information and results of the analysis are incorporated into a lead file 80. At box 30 the information is processed to determine the customer's life stage. This determination might be made on the basis of the customer's age, marital status, years in the work force, number of children etc. There are many different techniques for making such a determination. The result of the determination is that the customer is characterised as being in, or about to enter, a particular life stage. For example, the customer may be determined to be at an early career stage so that wealth generation rather than consolidation is indicated. At box 40 the customer is characterised as belonging to a particular life stage by self-identifying the most recent major life or financial event they have experienced and then self-identifying the next expected life or financial event to be experienced. This then provides direction for the particular product requirements that will be triggered by the experience of these events, and thus focus for the subsequent sales effort. At box 50 the customer's goals are prioritised according to an appropriate set of guidelines, such prioritisation is a technique already used by some financial advice providers and will not be explained further here. At box 60 the customer's financial and psychological buying needs are assessed. For example, the customer's business may require the regular upgrading of computer equipment and such needs are taken into account at this time. Psychological aspects of the customer's buying needs are also, preferably, taken into account at this time. These psychological aspects relate to the psychological motivation that a customer has or may have for purchasing a particular financial product. For example, this may relate to how a customer may manage the investment risk/return trade-off, or it may relate to what is most important to a customer in terms of

the type of relationship they wish to have with a financial institution (convenience, simplicity, etc), or it may relate to the competitiveness of the rates they hope to receive on lending or deposit products. Factors such as the customer's personality, personal responsibilities, personal values and life experiences may together influence their dominant psychological needs when evaluating financial products. At box 70 an analysis of the customer's financial arrangements and financial capacity is undertaken.

Some or all of the results of the reviews and analysis, referred to in boxes 30 to 70 are incorporated into the customer's lead file 80.

On the basis of the results of boxes 30 to 70 a selection can be made at box 90 of the most appropriate product(s) to meet the customer's needs. The results generated by boxes 30 to 70 are optionally stored in the database 20 so that they can be recalled, without having to be recalculated, until the next review takes place. These results can be used to trigger future approaches to the customer based on dates at which future needs are likely to arise.

This review and analysis provides sales staff of the financial institution with the most appropriate product or products for presentation to the customer.

Accordingly, while the steps taken help generate a lead file which allows the sales personnel to work out a customer's likely needs at an appropriate time, the review/analysis steps of Figure 2 go further. They increase the amount of information in the customer's lead file and help the institution to make a determination of the most appropriate product to be presented to the customer at the most appropriate time.

The above described method is superior to current marketing and sales practices that either adopt the scatter gun approach as described earlier, or that rely on analytically predicting customer product requirements based on the customer information that has previously been captured by the institution. The problem with this predictive method is that conventional data mining strategies and predictive modelling techniques are only as good as the data set they are analysing, and in many cases, the data set is incomplete or out of date. The method of this invention addresses this weakness by having the customer self-identify their life stage and upcoming events, retaining this information, and then

analysing the information, thereby taking the guesswork out of where to focus subsequent sales efforts.

Current practices do not adequately take into account the power of the psychological principle, the *Principle of Reciprocity*. By providing customers with useful life event-related information, institutions can uniquely strengthen the perception of value their customers receive from a relationship with that particular institution. Furthermore, research has proven that the provision of this valuable information is likely to lead to an enhanced feeling of goodwill towards the organisation and a greater predisposition to developing a relationship with it.

Further, the provision of such life-management information is intended to encourage customers to seek further (more specific) financial information and advice (related to the life event) from the institution. When the customer then contacts the institution for this purpose, the institution then has the opportunity to obtain information from the customer so as to create a deeper profile on the customer.

An additional component of the invention - the event-based sales system - which also utilises major life and financial events as the basis for understanding each customer's unique needs, provides the appropriate vehicle to deepen the customer profile in this way.

By taking customers through the event-based sales system an institution can uncover the life stage a customer is in, identify their future life/financial goals, analyse their financial needs, evaluate what is most important to them when buying financial products and services (i.e. psychological buying factors), and structure the best sales solution for them in the context of the particular event they are experiencing now or about to experience in the near future. The process also maximises the opportunity to sell a suite of banking and financial services products by facilitating the comparison of the benefits and advantages of product packaging vs standard individual products.

The event-based sales system ameliorates a number of specific shortcomings in current sales practices. These shortcomings include:

- A narrow orientation towards product as opposed to the customer's total set of needs

- Little or no focus on financial service products (i.e. as well as banking products)
  - Little or no focus on selling a package of products
  - Inability to capture the full commitment or support of sales personnel.
- 5     The event-based sales system improves the prospects of achieving the following outcomes:
- The customer understands the process due to its simplicity and its use of metaphors that are easily visualised
  - The process encourages the building of rapport and trust with the customer
  - 10   • The service is simple to execute at the point of sale, across a range of sales platforms, e.g. face-to-face, intranet/internet, telephone (i.e. the process can be delivered with or without staff assistance)
  - The customer perceives they are in control – because they self-select the segment they fall in and can 'drive' the process themselves
  - 15   • The process uncovers the psychological factors motivating people to buy
  - The process provides a profile of the full customer wallet (banking and financial services), and facilitates a customised solution for different customer segments.

20     Additionally, the provision of this life-management information, when integrated with an event-based sales process, further helps the customer understand some of the financial issues related to the experience of different life events, and will enhance the probability that the institution can close each subsequent sales opportunity that is triggered by the experience of the major life or financial event.

25     Regardless of the sales platform used, the approach used by the event-based sales system employed by the invention also maximises the consistency of sales delivery across different sales staff. This addresses the weakness in current sales practices that rely on variable levels of sales staff interpersonal skills that can lead to inconsistent perceptions of trust by the  
30   customer.

While the invention has been described by means of an exemplary embodiment, variations and other embodiments will be recognised by those

skilled in the art. Accordingly, the following claims are not to be read as limited to the previously described embodiment.



THE CLAIMS DEFINING THE INVENTION ARE AS FOLLOWS:

1. An integrated method for marketing products, said method including the steps of:
  - a) obtaining information about a customer from the customer to generate a customer profile;
  - b) analysing the information to determine the likely existing and future needs of the customer and to determine the approximate times at which said future needs will arise;
  - c) recording the determined needs and diarising said approximate times, so that the customer may be contacted at, or prior to, the approximate times regarding the determined needs.
2. The method of claim 1, wherein the step of obtaining information includes having the customer answer a set of predetermined questions.
3. The method of claim 1 or claim 2, wherein the customer information obtained is information concerning the customer's life stage.
4. The method of claim 3, wherein the customer information concerning the customer's life stage includes the customer's age, occupation, marital status, number and age of any dependents, current financial position, goals, past life events and/or foreseeable future life events.
5. The method of claim 4, further including the step of generating a lead file containing the customer information.
6. The method of claim 5, wherein the customer information in the lead file is analysed, the customer's likely present and future needs are determined, said approximate times are also determined and these determinations are entered into the lead file.

7. The method of any one of claims 1 to 6, wherein, prior to or at about any of said approximate times, a prompt is issued that a determined need of the customer is about to arise or has arisen.

8. The method of claim 7, wherein, at least one product is then identified as being adapted to substantially address the customer's determined need.

9. The method of claim 8, wherein, after identification of the at least one product, the customer is advised of the at least one product and is given the opportunity to purchase same.

10. The method of claim 9, wherein the customer is advised of the at least one product by means of advice conveyed in a face-to-face consultation, in a telephone discussion, in a written communication, or in an email communication.

11. The method of any one of claims 1 to 10, wherein, prior to the step of obtaining customer information, a promotion campaign is conducted.

12. The method of claim 11, wherein the promotional campaign includes promotions or advertisements in the print media, on radio, on television, by mail-outs, over the internet, or by any combination of these.

13. The method of claim 11 or claim 12, wherein the promotional campaign promotes life-stage information adapted to assist customers identify certain existing and future needs associated with one or more life events.

14. The method of claim 13, wherein the promotional campaign further promotes life-stage advice for addressing and/or managing the identified needs.

15. The method of any one of claims 11 to 14, wherein, upon receipt of a response from a customer to the promotional campaign, the customer is provided with a set of questions so as to obtain the customer information.

16. The method of claim 15, wherein the customer is then provided with the life-stage information and advice.

17. The method of claim 16, wherein the life-stage information and advice is provided by way of booklets, brochures, CD-ROMs, videos, over the internet and/or by face-to-face discussions.

18. The method of any one of claims 1 to 16, wherein the products are financial products.

19. The method of any one of claims 5 to 18, wherein the lead file is updated, on an ongoing basis to reflect changes in the customer's life stage, financial position, employment, marital status and other circumstances.

20. An integrated method for marketing products, said method including the steps of:

- a) obtaining background information and life-stage details about a customer from the customer to generate a customer profile;
- b) delivering life stage information that is relevant to the customer;
- c) enhancing the customer profile by including any further background information or life-stage details provided by the customer after the customer has received the life-stage information;
- d) analysing the customer profile to determine the likely existing and future needs of the customer and to determine the approximate times at which said future needs will arise;
- e) recording the determined needs and diarising said approximate times, so the customer may be contacted at, or prior to, the approximate times regarding the determined needs.

21. The method of claim 20, wherein the life-stage information has been either requested by the customer or offered to and then requested by the customer.

22. The method of claim 20 or 21, wherein, prior to the step of obtaining the background information and life-stage details, a promotional campaign concerning the life-stage information is conducted.

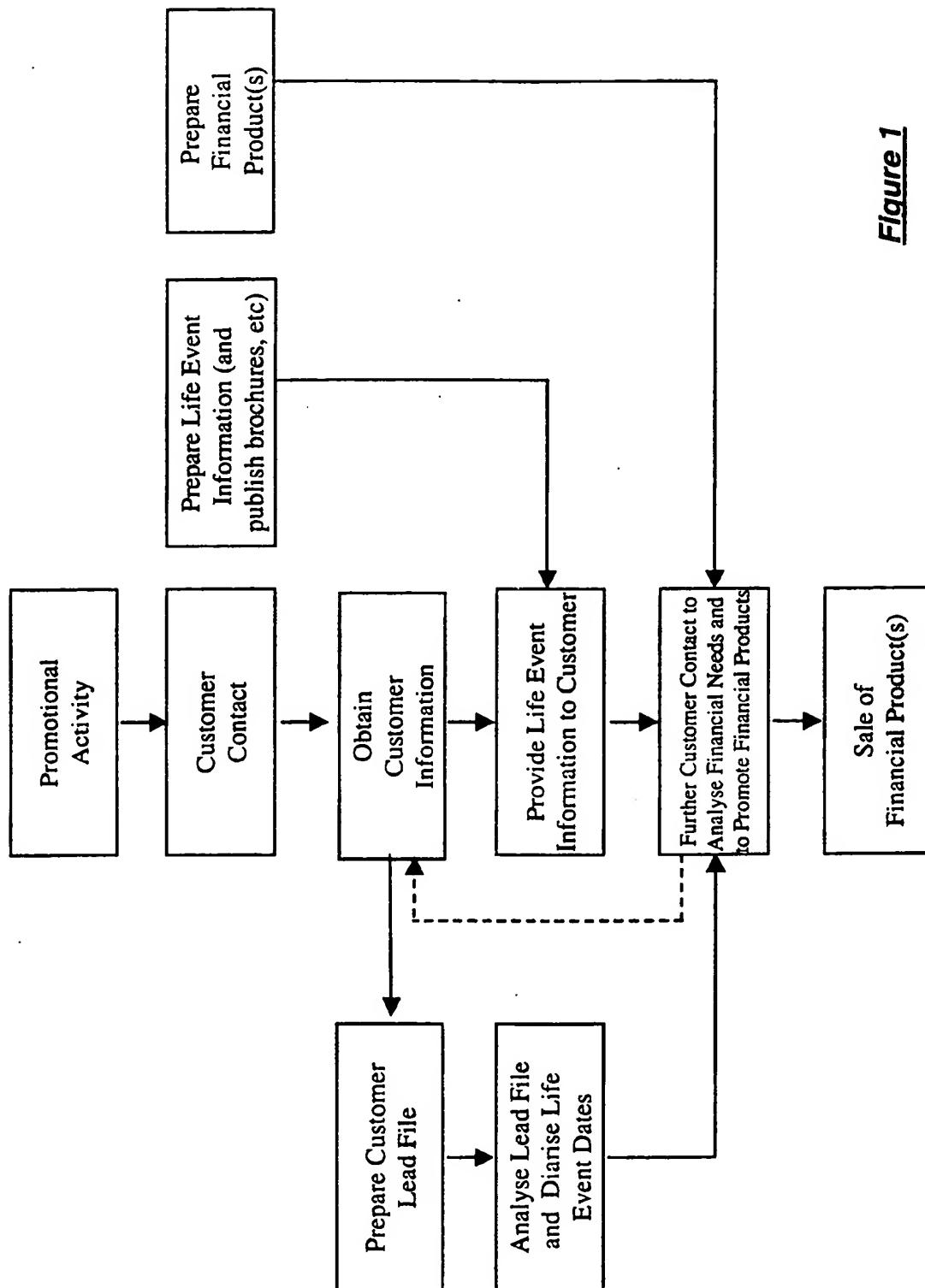
23. The method of claim 22, wherein the promotional campaign includes promotions or advertisements in the print media, on radio, on television, by mail-outs over the internet, or by any combination of these.

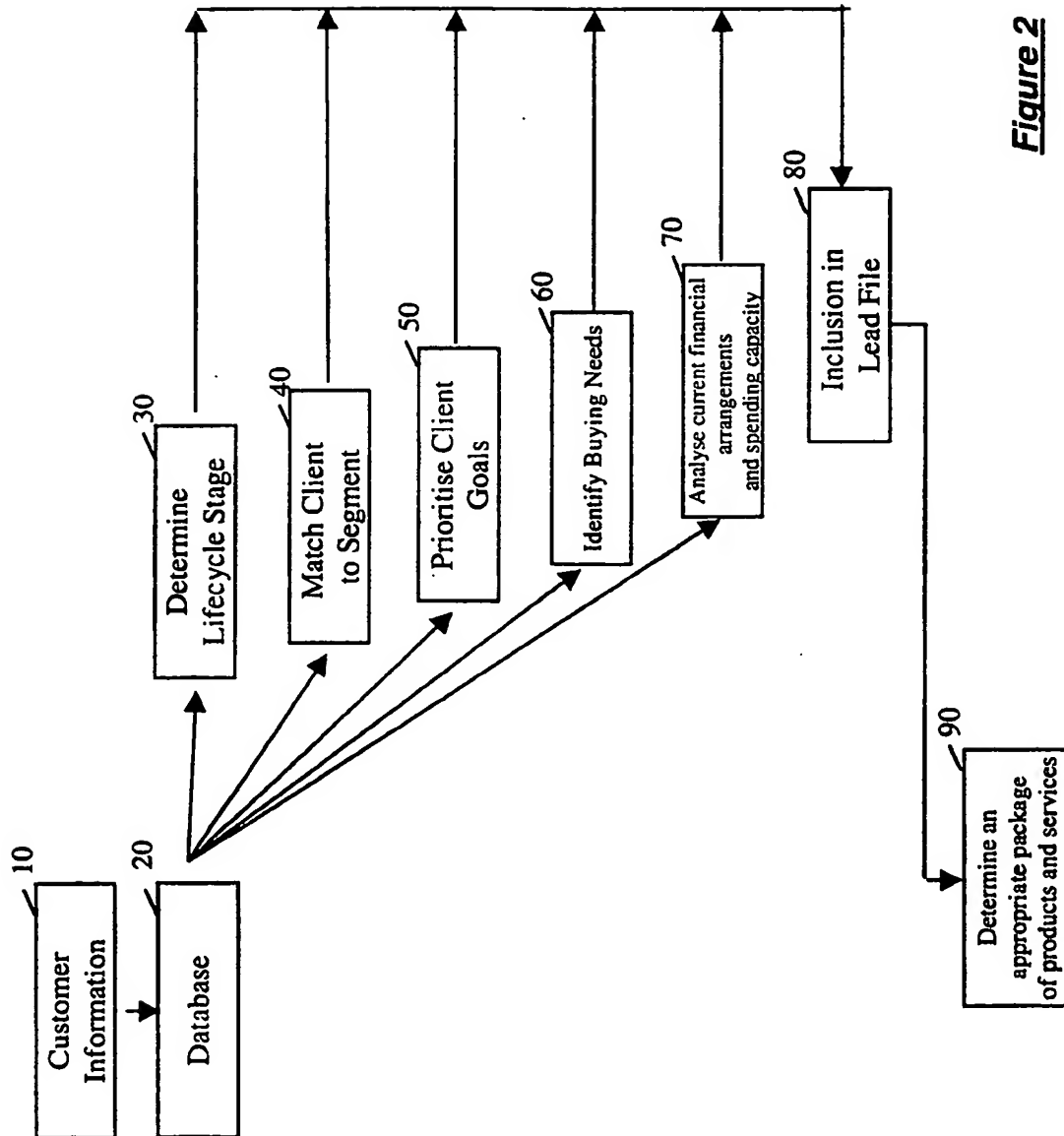
24. The method of claim 22 or claim 23, wherein the promotional campaign further promotes life-stage information and/or life-stage advice for managing different life events experienced during various life stages, and/or managing the identified needs associated with different life events.

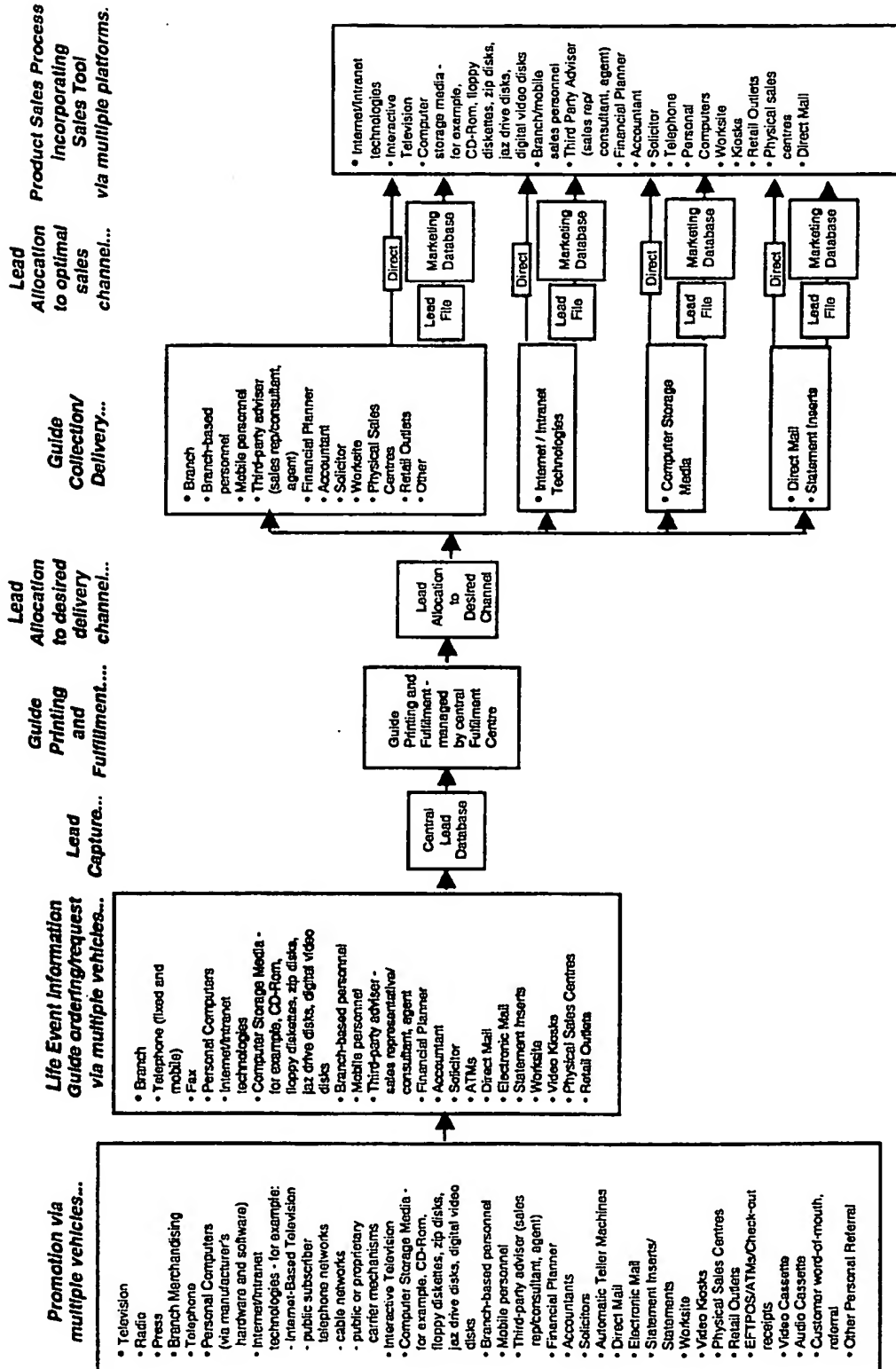
25. The method of any one of claims 20 to 24, wherein the customer contact is made in conjunction with an offer of a product and/or life-stage information designed to address the customer's determined needs.

26. An integrated method for marketing products, said method being substantially as hereinbefore described with reference to any one or more of the Figures.

27. A software product, including means for storing information about a customer so as to generate a customer profile; analysis means responsive to a predetermined instruction set and to said customer profile, said analysis means generating a set of records including predicted existing and/or future needs of said customer, including the predicted likely date of such needs and the nature of such needs.

**Figure 1**

**Figure 2**

**Figure 3**

## INTERNATIONAL SEARCH REPORT

International application No.  
PCT/AU 99/01161

|   |  |  |
|---|--|--|
| <b>A. CLASSIFICATION OF SUBJECT MATTER</b>  |  |  |
| Int Cl <sup>7</sup> : G06F 17/60  |  |  |
| According to International Patent Classification (IPC) or to both national classification and IPC   |  |  |
| <b>B. FIELDS SEARCHED</b>   |  |  |
| Minimum documentation searched (classification system followed by classification symbols)<br>IPC G06F 17/60   |  |  |
| Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched<br>AU: IPC as above   |  |  |
| Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)<br>WPAT: CUSTOMER +; INTERMAT+; PROFILE+; PREDICT+; MARKETING; MARKET+   |  |  |
| <b>C. DOCUMENTS CONSIDERED TO BE RELEVANT</b>   |  |  |
| Category*   | Citation of document, with indication, where appropriate, of the relevant passages   | Relevant to claim No.  |
| X   | US 5649114 A (DEATON et al) 15 July 1997<br>Entire document, in particular: abstract, and column 71 line 8 to column 73 line 10. | 1-27   |
| P, X  | US 5956693 A (GEERLINGS) 21 September 1999<br>Entire document, in particular: abstract, column 1.                                | 1-27   |
| P, X  | US 5999908 A (ABELOW) 7 December 1999<br>Entire document (eg abstract).  | 1-27   |
| <input checked="" type="checkbox"/> Further documents are listed in the continuation of Box C <input checked="" type="checkbox"/> See patent family annex   |  |  |
| <p>* Special categories of cited documents:</p> <p>"A" Document defining the general state of the art which is not considered to be of particular relevance</p> <p>"E" earlier application or patent but published on or after the international filing date</p> <p>"L" document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)</p> <p>"O" document referring to an oral disclosure, use, exhibition or other means</p> <p>"P" document published prior to the international filing date but later than the priority date claimed</p> <p>"T" later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention</p> <p>"X" document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone</p> <p>"Y" document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art</p> <p>"&amp;" document member of the same patent family</p> |  |  |
| Date of the actual completion of the international search<br>03 February 2000   |  | Date of mailing of the international search report<br>16 FEB 2000        |
| Name and mailing address of the ISA/AU<br>AUSTRALIAN PATENT OFFICE<br>PO BOX 200<br>WODEN ACT 2606 AUSTRALIA<br>E-mail address: pct@ipaustalia.gov.au<br>Facsimile No.: (02) 6285 3929  |  | Authorized officer<br><br>CHARLES BERKO<br>Telephone No.: (02) 6283 2169 |



## INTERNATIONAL SEARCH REPORT

International application No.

PCT/AU 99/01161

| C (Continuation). DOCUMENTS CONSIDERED TO BE RELEVANT |   |                          |
|---|---|--------------------------|
| Category*   | Citation of document, with indication, where appropriate, of the relevant passages  | Relevant to claim No.    |
| X, Y  | WO 98/49642 A (MIC COMMUNICATIONS CORPORATION)<br>5 November 1998<br>Entire document, see pages 1-16 line 27, in particular page 11 lines 4-14. | 1-27                     |
| Y   | US 5721831 A (WAITS et al) 24 February 1998<br>Entire document  | 1, 20, 27                |
| X<br>Y  | GB 2321362 A (NORTHERN TELECOM LIMITED) 22 July 1998<br>Page 16 to page 18 paragraph 2.<br>Entire document                                      | 1, 20, 27<br>2-19, 21-26 |
| X<br>Y  | AU 55282/94 A (MOORE BUSINESS FORMS, INC) 1 September 1994<br>Abstract, pages 1-8, claims.<br>Entire document                                   | 1, 20, 27<br>2-19, 21-26 |

# INTERNATIONAL SEARCH REPORT

## Information on patent family members

International application No.  
PCT/AU 99/01161

This Annex lists the known "A" publication level patent family members relating to the patent documents cited in the above-mentioned international search report. The Australian Patent Office is in no way liable for these particulars which are merely given for the purpose of information.

| Patent Document Cited in Search Report |          |    |          | Patent Family Member |         |    |         |
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|  |          | US | 5327508  | US                   | 5388165 | US | 5430644 |
|  |          | US | 5448471  | US                   | 5592560 | US | 5621812 |
|  |          | US | 5638457  | US                   | 5642485 | US | 5644723 |
|  |          | US | 5659469  | US                   | 5675662 | US | 5687322 |
|  |          | AU | 74022/94 | EP                   | 711434  | WO | 9503570 |
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|  |          | WO | 9832085  |                      |         |    |         |
| AU                                     | 55282/94 | NZ | 250926   | US                   | 5974396 |    |         |
| END OF ANNEX                           |          |    |          |                      |         |    |         |